ABSTRACT

The present invention provides a system, method and apparatus that includes a user device having a magnetic field generator disposed within a substrate that is normally inactive, a biometric sensor mounted on the substrate, a memory disposed within the substrate and a processor disposed within the substrate that is communicably coupled to the magnetic field generator, the biometric sensor and the memory. The processor is operable to process biometric information received from the biometric sensor to verify that a user is authorized to use the apparatus and activate the magnetic field generator when the user is verified. A power source is also disposed within the substrate. The magnetic field generator can create a spatially varying magnetic signal using a magnetic stripe and one or more induction coils, or create a time-varying magnetic signal for emulating data obtained from swiping a magnetic stripe card through a magnetic card reader.